

**FLOODSMART.GOV**

An official site of the National Flood Insurance Program

High Risk Coastal Premium Table: Residential

Rates Effective May 1, 2007

HIGH RISK COASTAL PREMIUM TABLE: RESIDENTIAL

Premiums for ZONES V, VE, V1-30 (Pre-FIRM)

These premiums are based on a single family, one floor, no basement building with a standard \$500 deductible.³

Your premium may be even lower if your community participates in the Community Rating System (CRS).⁴

Building & Contents ¹		Building Only ¹		Contents Only ¹	
Coverage	Annual Premium ²	Coverage	Annual Premium ²	Coverage	Annual Premium ²
\$ 35,000/10,000	\$ 621	\$ 35,000	\$ 486	\$ 10,000	\$ 171
50,000/15,000	852	50,000	650	15,000	242
75,000/20,000	1,250	75,000	980	20,000	313
100,000/30,000	1,807	100,000	1,310	30,000	550
125,000/40,000	2,363	125,000	1,640	40,000	787
150,000/50,000	2,920	150,000	1,970	50,000	1,024
250,000/100,000	5,358	250,000	3,275	100,000	2,208

¹ Includes a Federal Policy Fee of \$30 and ICC Premium.

² Includes a Federal Policy Fee of \$30 only.

³ Higher deductible limits are available, up to \$5,000 for single-family properties.

⁴ The Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions. To learn more about CRS and to see if your community participates, go to FEMA's CRS Web page, at <http://www.fema.gov/business/nfip/crs.shtm>.

Note: Replacement Cost Coverage is available for single-family dwellings that are primary residences. They must be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss. Please refer to the policy or manual for further explanation and requirements.